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## Montana

### Montana West Economic Development

314 Main Street, Kalispell, MT 59901 - 406.257.7711

[print this page](#)

### Flathead County

Flathead County is comprised of three incorporated cities and numerous small towns, each with its own distinct character. More than 80% of the 5000 square miles are protected by national parks, wilderness, state and federal forests and private forest reserves. The Flathead Valley is served by Glacier Park International Airport with direct flights to seven regional hubs around the country.

Flathead County	
County Seat	Kalispell
Form of Government	3 County Commissioners
Total Land Area	3,262, 720 acres
	5,098 sq. miles
Contact	800 South Main Street
	Kalispell, MT 59901
Website	<a href="http://flathead.mt.gov">http://flathead.mt.gov</a>

### Educational Attainment

EDUCATIONAL ATTAINMENT 2008	Flathead	Flathead %	Montana %	U.S. %
Population 25 Years and over	59,220	100%		
Less than 9th grade	1,362	2.3%	3.2%	6.4%
9th to 12th grade, no diploma	3,967	6.7%	6.4%	9.1%
High school graduate (includes equivalency)	19,838	33.5%	32.0%	29.6%
Some college, no degree	13,739	23.2%	23.6%	20.1%
Associate's Degree	3,454	8.1%	7.8%	7.4%
Bachelor's degree	11,014	18.6%	18.7%	17.3 %
Graduate or professional degree	4,560	7.7%	8.5%	10.1%

U.S. Census Bureau, American FactFinder, American Community Survey, Selected Social Characteristics in the United States, 2007: Flathead County, Montana, and U.S. Data Profiles; [http://factfinder.census.gov/servlet/STTable?\\_bm=y&-geo\\_id=05000US30029&-qr\\_name=ACS\\_2008\\_3YR\\_G00\\_S1501&-ds\\_name=ACS\\_2008\\_3YR\\_G00\\_&-lang=en&-redoLog=false](http://factfinder.census.gov/servlet/STTable?_bm=y&-geo_id=05000US30029&-qr_name=ACS_2008_3YR_G00_S1501&-ds_name=ACS_2008_3YR_G00_&-lang=en&-redoLog=false)

### Graduation Rates

Graduation Rates 2008	Flathead	Montana	U.S.
% High school graduate or higher	91.0%	92.9%	74.2%
% Bachelor's degree or higher	26.3%	29.0%	19.4%

U.S. Census Bureau, American FactFinder, American Community Survey, Selected Social Characteristics in the United States, 2007: Flathead County, Montana, and U.S. Data Profiles; [http://factfinder.census.gov/home/saff/main.html?\\_lang=en](http://factfinder.census.gov/home/saff/main.html?_lang=en)

### Higher Education

Colleges and Universities (Within a two hour drive) Flathead Valley Community College 777 Grandview Drive Kalispell, MT 59901 406-756-3822 [www.fvcc.edu](http://www.fvcc.edu) Salish Kootenai College 52000 Hwy 93 Pablo, MT 406-275-4800 [www.skcc.edu/about.html](http://www.skcc.edu/about.html) University of Montana 32 Campus Drive Missoula, MT 59812 406-243-0211 [www.umt.edu](http://www.umt.edu)

### School Enrollment

School Enrollment 2009	Flathead	%	MT %	U.S. %
Population 3 years and over	21,111	100		
Nursery School, Pre-school	1,198	5.7%	6.0%	6.3%
Kindergarten	1,312	6.2%	4.8%	5.1%
Elementary (Grades 1-8)	8,942	42.4%	39.3%	40.0%
High School (Grades 9-12)	4,974	25.4%	21.5%	21.1%
College or Graduated School	4,298	20.4%	28.4%	27.4%

Sources: U.S. Census Bureau, American FactFinder, American Community Survey, Selected Social Characteristics in the United States, 2009: Flathead County, Montana, and U.S. Data Profiles; [http://factfinder.census.gov/home/saff/main.html?\\_lang=en](http://factfinder.census.gov/home/saff/main.html?_lang=en)

### Air

Flathead County is home to Glacier Park International Airport providing direct flights to eight regional hubs.

Glacier Park International Airport	<a href="http://www.iflyglacier.com">www.iflyglacier.com</a>
Airlines:	Direct Flights:
Allegiant	Atlanta (seasonal)
Delta	Chicago (seasonal)
Horizon Air	Denver
Northwest	Las Vegas
United	Minneapolis/ St. Paul
	Salt Lake City
	San Francisco (seasonal)
	Seattle

### Commercial Flights



Glacier Park International Airport  
 4170 Highway 2 East  
 Kalispell, MT 59901  
 406-257-5994  
[www.iflyglacier.com](http://www.iflyglacier.com)  
[contact\\_us@glacierairport.com](mailto:contact_us@glacierairport.com)

Airline Code: FCA  
 Airport ID: GPI  
 Runway: 9007'

#### General Aviation

Glacier Jet Center  
 4170 Highway 2 East  
 Kalispell, MT 59901  
 406-755-5362  
 1-866-353-8322  
[www.glacierjetcenter.com](http://www.glacierjetcenter.com)  
[info@GlacierJetCenter.com](mailto:info@GlacierJetCenter.com)

Kalispell Municipal Airport  
 1880 Hwy 93 S Kalispell, MT 59901  
 FBO: Red Eagle Aviation  
 406-755-2376  
[http://www.kalispell.com/city\\_airport/](http://www.kalispell.com/city_airport/)

Airport ID: S27  
 Runway: 3600'

#### Mileage and Freight

##### Distance

Mileage Chart from Kalispell	
Bigfork	17 miles
Columbia Falls	16 miles
Whitefish	14 miles
Glacier National Park	34 miles
Whitefish Lake	19 miles
Flathead Lake	10 miles
Missoula	121 miles
Spokane	237 miles
Seattle	515 miles
Canadian Border	approx. 140 miles

##### Shipping

City	Days by Rail	Days by Freight
Billings, MT	7 days	Overnight-Next Business Day
Spokane, WA	1 day	Overnight-Next Business Day
Boise, ID	X	2nd Business Day
Seattle, WA	2 days	Overnight-Next Business Day
Portland, OR	2 days	Overnight-Next Business Day
Salt Lake City, UT	x	Overnight-Next Business Day
Denver, CO	7 days	2nd Business Day

Minneapolis, MN	7 days	3-4 Business Days
Phoenix, AZ	10 days	3-4 Business Days
Chicago, IL	7 days	3-4 Business Days
Los Angeles, CA	10 days	3-4 Business Days

#### Rail

Both Amtrak and Burlington Northern-Santa Fe lines serve the valley's residents, travelers and businesses Passenger Rail Amtrak Whitefish Depot 500 Depot Street Whitefish, MT 59937 1-800-872-7245 [www.amtrak.com](http://www.amtrak.com)

Commercial Rail Burlington Northern-Santa Fe 1-888-428-2673  
Whitefish Terminal Manager  
406-863-0257

General Information: <http://www.bnsf.com/aboutbnsf/>  
Economic Development: <http://www.bnsf.com/markets/services/econdev/index.html>  
Transportation Systems

#### Modes of

#### Transportation

Flathead Valley Transportation System	
Airports	Glacier Park International Airport Kalispell Municipal Airport
Rail	Amtrak-Passenger Burlington Northern Santa Fe-Commercial
Taxi	Kalispell Taxi & Airport Shuttle Whitefish Taxi Llp
Bus	Greyhound Eagle Transit- local

#### Highway System

Interstate and Highways		
Interstate	I-90	Intersects with US 93 in Missoula 110 miles south of Kalispell
U.S. Highways	US 93	north-south
	US 2	east-west
State Highways	MT 35	
	MT 82	
	MT 83	

	MT 206	
	MT 424	

### Household Income Growth Income

Per Capita Personal Income	2008	2000	% Change
Flathead County	\$34,982	\$24,011	45.7%
Montana	\$35,237	\$22,933	53.7%
National	\$40,673	\$29,845	36.3%

Median Income	2009	2000	% Change
Median Household Income	\$41,430	\$34,454	20.2%
Median Family Income	\$49,049	\$40,762	20.3%

Sources: U.S. Bureau of Economic Analysis, Regional Economic Accounts, <http://www.bea.gov/regional/reis/default.cfm?catable=CA1-3&section=2>  
Economic Development Intelligence System, 2nd Quarter 2008, <https://edis.commerce.state.nc.us/docs/countyProfile/MT/30029.pdf>

### Population & Demographics Overview

Flathead County is one of the fastest growing areas in the State of Montana and the Rocky Mountain West with an estimated population of 89,624 in 2009, an increase of 20.0% since 2000. It is home to three of the five fastest growing cities in Montana; [Whitefish](#), [Kalispell](#) and [Columbia Falls](#). Even with this incredible growth the number of people/ square mile is only 17. The median age is 39 years old. While the population is 95% Caucasian, each year the area becomes more diversified with a variety of nationalities and ethnicities represented.

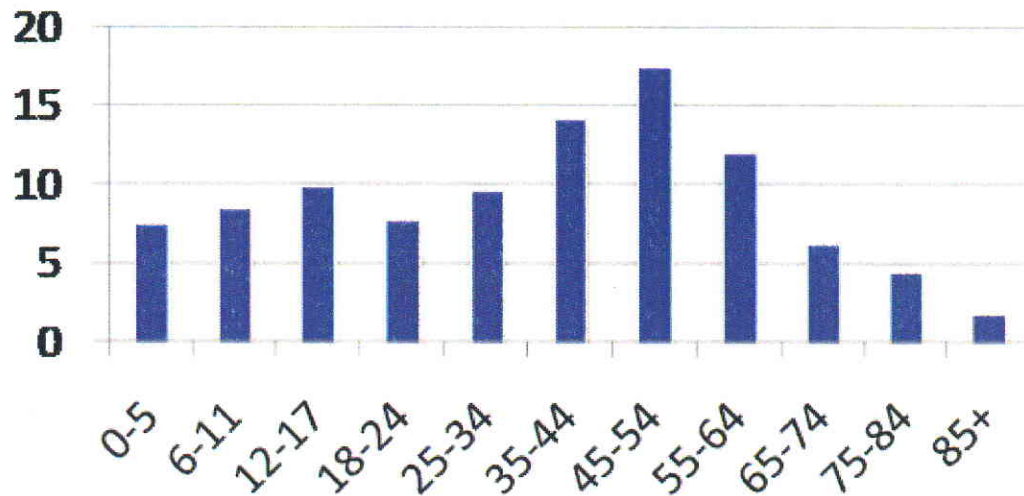
### Population

Population	2009	2000	2013 Est.	% Change
Flathead	89,624	74,471	97,590	20.3%
Kalispell	31,640	14,223		42.5%
Whitefish	8,400	5,032		44.9%
Columbia Falls	5,361	3,645		36.8%
Montana	974,989	902,195		8.0%

Sources: Development Alliance, July 2008 [www.developmentalliance.com](http://www.developmentalliance.com) Montana Department of Labor, Research and Analysis Bureau, [www.ourfactsyourfuture.com](http://www.ourfactsyourfuture.com) Montana Department of Commerce, Census and Economic Information Center, [www.ceic.mt.gov](http://www.ceic.mt.gov)



## Flathead County Percentage of Population by Age



Source: Development Alliance, July 2008, [www.developmentalliance.com](http://www.developmentalliance.com)

### Cost of Living Index

#### Cost of Living

COLI Index	Kalispell	Seattle	San Francisco	National Ave.
Composite (100%)	99.9	121.4	163.4	100
Grocery (12.49%)	117.0	115.9	113.3	100
Housing (29.84%)	97.1	142.1	279.0	100
Utilities (9.94%)	82.6	85.4	94.0	100
Transportation	104.5	117.1	112.6	100
Health (4.07%)	105.3	120.8	118.2	100
Miscellaneous (32.93%)	98.7	117.8	125.5	100

ACCRA Cost of Living Index, Q3 2010, [www.coli.org](http://www.coli.org)

### Flathead Valley Climate

Climate	
Average summer temperature	78 F
Average winter temperature	36 F
Average annual rainfall	16.51 in.
Average annual snowfall	55.2 in (range of 16-100 in.)
Average growing season	104-129 days
Kalispell elevation	3,000 ft.
Highest surrounding elevation	10,000 ft.

Current Weather Conditions: 406-449-4204 [www.weatherunderground.com/US/MT/Kalispell.html/](http://www.weatherunderground.com/US/MT/Kalispell.html/)  
 Road Conditions: 1-800-226-ROAD (7623) [www.mdt.state.mt.us/travinfo](http://www.mdt.state.mt.us/travinfo)

## Healthcare

The Flathead Valley is blessed with TWO ultra-modern medical campuses which both provide excellent patient care and the most recent medical technology with comfortable surroundings and excellent food! [Northwest Healthcare](#) on the north side of Kalispell and [North Valley Hospital](#) in Whitefish both serve Flathead County and the surrounding environs.

Northwest Healthcare 310 Sunnyview Lane Kalispell, MT 59901 406-751-6930 [www.nwhc.org](http://www.nwhc.org) Home to: Kalispell Regional Medical Center Brendan House HealthCenter Northwest The Summit Kalispell Medical Center The Clinical Pharmacy Pathways Treatment Center

Northwest Healthcare	
Specialties	24
Surgical Disciplines	8
Beds	298
Medical Staff	258
A.L.E.R.T. Helicopter	Yes
A.L.E.R.T. II Aircraft	Yes

North Valley Hospital 1600 Hospital Way Whitefish, MT 59937 406-863-3500 [www.nvhosp.org](http://www.nvhosp.org)

North Valley Hospital	
Active Physicians	43
Courtesy and Consulting Physicians	67
Beds	25
Allied Healthcare Professionals	30

## Other Care Providers:

The Flathead Valley is home to:	#
Active Dentist	61
Active Chiropractors	54
Active Optometrists	20
Alternative Healthcare Practitioners	5

## Residential Sales

A wide range of housing is available in the Flathead Valley. Proximity to resort destinations and water tend to dictate the price range. Each community retains its unique personality and this tends to be reflected through the types of homes available and price ranges.

2009 Residential Sales				
Area	# Sold	% Change	Median Price	% Change
Kalispell	268	-2.50%	\$173,000.00	-8.2%



Whitefish	105	-8.70%	\$250,000.00	-20.6%
Columbia Falls	56	-3.4%	\$161,500.00	-14.8%
Bigfork	67	-14.1%	\$315,000.00	3.3%
Lakeside	43	2.4%	\$305,000.00	3.4%
Flathead Lake	25	-35.9%	\$757,000.00	1.1%

The median price refers to the midpoint, meaning half the home sales in a given area were for less than the median price, and half were for more.

For extensive details and statistics pertaining to the Flathead County Housing Market 2009 please consult the [2010 Kelley Appraisal Presentation](#) by Jim Kelley of Kelley Appraisal. Due to recent volatility in the market, monthly data is also available. To sign up for monthly updates via e-mail contact Jim Kelley at: [jim@kelleyappraisal.net](mailto:jim@kelleyappraisal.net). For assistance in your real estate search, contact: Northwest Montana Association of REALTORS 690 North Meridian, Suite 105 Kalispell, MT 59901 406-752-4197 <http://www.nmar.com> Search the Multiple Listing Service (MLS) at: <http://www.nmar.com/idx/IDX-Search/seachMLS.html>

#### Resources

#### Chambers of Commerce

(Business Resources and Residential Re-Location Packages) Bigfork Chamber of Commerce [www.bigfork.org](http://www.bigfork.org) Columbia Falls Chamber of Commerce [www.columbiafallschamber.com](http://www.columbiafallschamber.com) Kalispell Chamber of Commerce [www.kalispellchamber.com](http://www.kalispellchamber.com) Lakeside/ Somers Chamber of Commerce [www.lakesidesomers.org](http://www.lakesidesomers.org) Whitefish Chamber of Commerce [www.whitefishchamber.com](http://www.whitefishchamber.com)

#### Demographics

Montana Department of Labor and Industry <http://www.ourfactsyourfuture.org> Census Bureau-Montana Department of Commerce <http://www.ceic.commerce.state.mt.us> Pacific Northwest Regional Economic Analysis Project <http://www.pnreap.org> Center for the Rocky Mountain West-Economic Data and Analysis <http://www.crmw.org> Bureau of Business and Economic Research-University of Montana <http://www.bber.umt.edu>

#### Tourism

Glacier Park <http://www.glacierparkinc.com> <http://www.glacier.national-park.com> Regional Tourism Information <http://www.glaciermt.com> Tourism/Economic Impact of Area Tourism <http://www.itrr.umt.edu/nichenews/FlatheadCounty.pdf> Flathead Convention and Visitors Bureau <http://www.fcvb.org>

#### Other

Montana Ambassadors <http://www.montanaambassadors.com> Flathead Area Young Professionals <http://www.faypsite.com>

#### Montana State Rankings

Each year Montana continually claims high scores in a number of business factors in Business Facilities magazine's and The Tax Foundation's State Rankings.

Montana State Rankings 2011	
Best Sales Tax Climate for Business	3rd
Most Educated Workforce	4th
Best Overall Tax Climate for Business	6th
Overall Business Climate	8th
Lowest Cost of Labor	8th
Lowest Combined State and Local Tax Burden	8th
Property Tax Index	10th



Source: Business Facilities 2011 State Rankings [http://www.businessfacilities.com/Rankings/BFJulAug10\\_STATE\\_RANKINGS.PDF](http://www.businessfacilities.com/Rankings/BFJulAug10_STATE_RANKINGS.PDF) Ranking are based on findings from The Tax Foundation, a nonpartisan organization based in Washington, DC. <http://www.taxfoundation.org/files/bp60.pdf>

## Business Incentives

Montana, Flathead County, and the cities of Kalispell and Columbia Falls are able to offer many attractive business incentives. The following is a summary of the programs available. In many cases, detailed information will be needed to determine eligibility; however, the following can be used as a general guideline. For the State's website on grants and loans go to: <http://business.mt.gov/BusinessAssistance/grants.asp>.

### Workforce Training Grant Programs

State Workforce Training Program Businesses can apply directly to the Department of Commerce when funding is available. The application would include financial information, a business plan, and a detailed hiring and training plan.

Up to \$5,000 per employee

The match requirement is one dollar of private funds for every three dollars of state workforce grant funds

Maximum award amount depends on the number of jobs to be trained and availability of funding.

Minimum compensation for an eligible employee varies by county and is \$15.45 including benefits for Flathead County.

Big Sky Economic Development Trust Worker Training Grant The Big Sky Economic Development Trust Fund (BSTF) program is a state-funded program. It is designed to aid in the development of good paying jobs for Montana residents and promote long-term stable economic growth in Montana.

Up to \$5,000 may be awarded to an eligible project for each new eligible job to be created.

Funds may be used for training new employees. Some uses of funds include Program promotion, instructor costs, training materials, leases of training equipment and space, administrative costs, assessment and testing, and in-house or on the job training.

Eligible jobs must be new positions that average 35 hours/ week on an annual basis and pay at or above average county wages, not including benefits. Flathead County's average wage for 2010 is \$15.45.

Statutory requirements for these funds include net new, full-time job creation and a \$1 for \$1 match requirement.

Contact MWED to discuss the application process.

### Relocation Grant Programs

Big Sky Economic Development Trust Relocation Grant The Big Sky Economic Development Trust Fund (BSTF) program is a state-funded program.

Up to \$5,000 may be awarded to an eligible project for each new eligible job to be created

Funds may be used for relocation costs from outside of the state to Montana.

Eligible jobs must be new positions that average 35 hours/ week on an annual basis and pay at or above average county wages, not including benefits. Flathead County's average wage for 2010 is \$15.45.

Statutory requirements for these funds include net new, full-time job creation and a \$1 for \$1 match requirement.

Contact MWED to discuss the application process.

### Loan Programs

Big Sky Economic Development Loans The Big Sky Economic Development Trust Fund (BSTF) program is a state-funded program.

Up to \$5,000 may be awarded to an eligible project for each new eligible job to be created.

Funds may be used as a loan for the purchase of machinery, equipment and/or working capital.

Eligible jobs must be new positions that average 35 hours/ week on an annual basis and pay at or above average county wages, not including benefits. Flathead County's average wage for 2010 is \$15.45.

Statutory requirements for these funds include net new, full-time job creation and a \$1 for \$1 match requirement

Contact MWED to discuss the application process.

Loans Available Through Montana West Economic Development A number of business development loan programs to stimulate economic development activity by assisting the private sector to create or retain jobs are available. Montana West Economic Development has several loan programs to offer to new and expanding businesses in the form of gap financing in partnership with local lending institutions. These loans are available to small businesses in Lake, Lincoln, Sanders and Flathead counties in northwest Montana. The loan dollars are eligible to be used for a variety property and equipment investment, infrastructure and technical assistance. The interest rate and requirements for these loans vary by project with a fixed interest rate in the 5%-7% range. Loan sources include Community Development Block Grant, Intermediary Relending Program and Montana West Economic Development's Revolving Loan Fund. Potential applicants are encouraged to contact Montana West Economic Development to discuss program requirements and project eligibility. Workers employed before applications are approved are not eligible for training grant dollars.

### Montana Board of Investments Finance and Loan Programs

<http://www.investmentmt.com/Programs/instate/default.asp> The Montana Board of Investments is attached to the Department of Commerce. The Board does not lend directly to businesses. The business finance programs discussed below



are accessed through banks and approved lending institutions. Businesses should first contact and work through their local bank(s). MBOI programs typically enable businesses to access lower, fixed rate financing for viable bank-approved projects. The business infrastructure program is included here because it provides a substantial potential benefit to eligible businesses and local governments for projects requiring large investments in infrastructure. Although the Board is prohibited by law from making direct loans to businesses or individuals and requires participation of an approved commercial financial institution, Board staff is very interested and willing to work with businesses to assist in developing a loan package to best meet their business needs. Listed below are some of the programs offered. Infrastructure Loan Program

Loans to local government for infrastructure improvement used by basic-sector businesses.

Business for which infrastructure is provided must create at least 15 full-time jobs.

Loan sized at number of jobs times \$16,666-minimum loan size \$250, 000.

Business pays local government use fee, which is assigned to Board for loan repayment.

Use fee can be totally credited against Montana income taxes paid by business.

The infrastructure improvements are essentially a grant to the business as a direct reduction of project development costs.

Value-Added Business Loan

Maximum 15-year loan term.

10-14 jobs created/retained qualifies for a loan rate at 4% for 5 years.

15 jobs created/retained qualifies for a loan rate at 2% for five years.

Interest rate will be at the posted interest rate until the required jobs are created/retained.

Interest rate set at lowest rate for 1st 5 years, 6% for 2nd 5 years the Board posted rate at the time of application for the remaining term.

Jobs created/retained must be by a business adding value to material/products.

Board participates with lender in 75% of the funding, risk, collateral, and other security.

Minimum loan size \$250,000-maximum loan size approximately \$7.5 million.

Full credit review using Board underwriting policy.

Business Loan Participation Program

Fixed-rate financing up to 25-years with interest rates posted weekly

Job creation credits may reduce posted interest rate up to 2.5%.

Full credit review using Board underwriting policy.

Guaranteed Loan Purchase Program

Fixed-rate financing up to 30-years with interest rates posted weekly.

Board purchases 100% of the guaranteed portion of the loan.

Job creation credits may reduce posted interest rate up to 2.5%.

No detailed credit review by Board.

## Tradeshow Assistance

<http://www.madeinmontanausa.com/tradeshowinfo.asp> Montana Department of Commerce Trade Show Assistance Program (TSAP) This program assists Montana based companies in exploring new domestic and international wholesale markets by encouraging first-time exhibition at new trade shows. TSAP funds are available to Montana businesses attending any given trade show for the first time. Eligible applicants will be reimbursed for 50% of qualifying expenses. Potential participants must complete and return the Trade Show Assistance application with required attachments forty-five (45) days prior to the first day of the trade show. A review panel, consisting of Department of Commerce staff will review applications. To be eligible for reimbursement, written or electronic approval from the Montana Department of Commerce MUST BE received before attending the show. No applications will be considered after an event has occurred. Eligible expenses include:

Booth/space rental or US Commercial Services Gold Key fee

Booth equipment, furniture, and carpeting rental

Booth utility costs

Promotional materials (product flyer specific to show, booth signage, etc.)

Shipping, storage, drayage (cost of moving freight at exhibition site) and show labor

## Tax Credits, Abatements and Exemptions

Listed below are just some tax credits available in Montana for a full list check

<http://mt.gov/revenue/legislativeinformation/taxreform/corptaxcredits.doc>. New or Expanding Industry Wage Credit A new or expanding manufacturing corporation in Montana may receive a corporation license tax credit of 1% of wages paid to new employees for the first three years of operation and expenses. Property Tax Abatements - Local Options for New/Expanding Industries Property tax abatement is available to certain new or expanding businesses.

The governing body of the affected county or the incorporated city or town must approve by resolution the abatement.

The tax benefit received is a percentage multiplier applied to the increase in taxable value of the qualifying improvements or modernized processes.

The tax benefit applies to the number of mills levied and assessed for high school district and elementary school district purposes and to the number of mills levied and assessed by the local governing body approving the benefit.



New/ expanding industries will be taxed at 50% of taxable value for the first five years after a construction permit is issued. The tax rate is raised incrementally over the next five years to 100%.

**Alternative Fuels Property Tax Exemption** The Non-Fossil Fuel Energy Generation Exemption provides an exemption from property assessment for qualifying non-fossil fuel energy generating systems installed in residential and commercial structures.

The maximum exemption amount per year is \$20,000 for residential property, and \$100,000 for commercial property.

The value of the qualifying non-fossil fuel energy generating system must be included in the assessed value of the property prior to its exemption.

The exemption lasts for a period not to exceed 10 years from the year of installation.

### Federal Loan and Grant Sources

**USDA and EDA** In addition to state incentive programs, federal loan and grant funding can also be obtained through the U.S. Department of Commerce Economic Development Agency and USDA Rural Development for business development purposes in Montana. Local development organizations are very knowledgeable of these federal programs. USDA has extensive Renewable Energy Provisions. These are grants and loans for businesses investing in renewable energy production for their facilities and energy conservation measures. For more information go to [www.usda.gov/farmbill/](http://www.usda.gov/farmbill/) or contact: Lad Barney, USDA 406-756-2005 EXT 118 [Lad.Barney@mt.usda.gov](mailto:Lad.Barney@mt.usda.gov) Board of Research & Commercialization Technology The Montana Board of Research and Commercialization Technology was created by the 1999 Montana Legislature to provide a predictable and stable source of funding for research and commercialization projects to be conducted at research and commercialization centers in Montana. The purpose of the program is to encourage economic development through investment in research projects that have a clear path to commercialization. The Board takes the following criteria into account when making funding decisions:

Has potential to diversify or add value to a traditional basic industry of the state's economy

Shows promise for enhancing technology-based sectors or commercial development of discoveries,

Employs or takes advantage of existing research and commercialization strengths,

Has a realistic and achievable project design

Employs an innovative technology

Is located in the state

Has a qualified research team

Has scientific merit based on peer review

Includes research opportunities for students

Contact: Dave Desch, Executive Director, 406-841-2760 Montana Technology Innovation Partnership <http://mtip.mt.gov/>

The Montana Technology Innovation Partnership (MTIP) is a Montana Department of Commerce initiative created to promote technology commercialization as a viable economic development strategy. Within MTIP Montana has successfully supported applicants to the federal Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs. SBIR and STTR Programs. To win a Small Business Innovative Research grant, a business owner must have an innovative idea and the savvy to compete and win in the competitive federal arena of the SBIR Program. SBIR and STTR grant programs fund companies with new ideas through the feasibility, R&D, alpha testing and beta testing. Eleven federal agencies release topics describing desired technology and products several times per year. Small businesses must submit applications to study the stated topic and create an appropriate application or technology to address the topic. The process of feasibility study, research and development are expected to take multiple years. STTR is similar to the SBIR program except that it requires more participation in the project by non-profit, research institutions than in is need for SBIR. Success in this competitive application process results in grants with no match to cover salaries, benefits, administration costs, overhead and profit.

### Tax Increment Financing Districts

State Law provides for the creation of a tax increment financing industrial district for industrial development projects. A local government may issue bonds for a wide variety of development purposes such as financing land acquisition; industrial infrastructure, rail spurs; buildings; and personal property related to the public improvements. These improvements raise property values in the district. The incremental increase in the tax base over the unimproved value before the project was developed can be committed to repayment of the bonds for a set period of time, typically 15 years. The original tax revenues continue to go to the local governments. When the TIF District sunsets all taxes flow into the general fund. The bond financing can essentially be considered a grant to the business in the district because incremental taxes paid will finance improvements in the district such as streets, sidewalks, streetlights and utilities. The City of Kalispell currently has three TIF Districts:

The Westside Urban Renewal TIF District which encompasses Meridian Road, Gateway West Mall and includes plans for a Community Land Trust.

The City Airport TIF District includes The Hilton Garden Inn and provides funding for the Kidsport Complex which was relocated north of Kalispell.

Old School Station is two TIF Districts. One Light Industry and one Technology.



City of Kalispell TIF District Information and Incentives For more information about the TIF Districts and other incentives in the City of Kalispell, contact Katherine Thompson, Community and Economic Development Director, 406-758-7713. [http://www.kalispell.com/economic/business\\_expansion.cfm](http://www.kalispell.com/economic/business_expansion.cfm).

### Flathead County Economic Development Authority (FCEDA)

The Flathead County Economic Development Authority, also known as The Port Authority, is a county wide economic development authority that is funded with a mill levy. The FCEDA funds are invested to support a robust program of economic development for all of Flathead County. While there are no set policies regarding the types of investments which can be made, examples of investments would be assistance with land purchases, low interest loans, and utility, fiber and roadway extensions. The Port Authority has uncommitted funds available currently. Contact Montana West Economic Development for more information.

### Tax Climate and National Rankings

Montana consistently does well when its overall tax burden is compared to other states. With no state-wide sales tax Montana ranks 3rd for Sales Tax Climate and 6th in the nation for Best Overall Business Tax Climate. Median Flathead County homeowners pay 0.73% of value of their home in Property Taxes compared to the National Average of 0.96%.

Taxes 2010	
Overall National Tax Burden	9.7%
Overall Montana Tax Burden	8.6%
State/ County	
Property Tax	Based on appraised value
Personal Income Tax	1% - 6.9%
Corporate Income Tax	6.75% of Net Income
Lodging Facility Use Tax	4%
Accommodations/ Campground	Additional 3%
Sales Tax	None
Resort Tax (Whitefish Only)	2%

### National Rankings

Montana State Rankings 2011	
<b>Best Sales Tax Climate for Business</b>	<b>3rd</b>
Most Educated Workforce	4th
<b>Best Overall Tax Climate for Business</b>	<b>6th</b>
Overall Business Climate	8th
Lowest Cost of Labor	8th
<b>Lowest Combined State and Local Tax Burden</b>	<b>8th</b>
<b>Property Tax Index</b>	<b>10th</b>

Source: Business Facilities 2011 State Rankings [http://www.businessfacilities.com/Rankings/BFJulAug10\\_STATE\\_RANKINGS.PDF](http://www.businessfacilities.com/Rankings/BFJulAug10_STATE_RANKINGS.PDF) Ranking are based on findings from The Tax Foundation, a nonpartisan organization based in Washington, DC. <http://www.taxfoundation.org/files/bp60.pdf>

### Unemployment Insurance

Unemployment Insurance rates in Montana are based on the employers history and Rate Class. Taxes are paid on the Taxable Wage Base only. Taxable Wage Base for 2010 is \$26,000. Experienced Employer Rates range from .13% to 1.6% of the Taxable Wage Base. New Employer Rates range from 1.18 to 2.38 of the Taxable Wage Base depending on the industry. For more information about Unemployment Insurance in Montana: <http://uid.dli.mt.gov>.



## Electricity Rates

Flathead County is served by member-owned Flathead Electric Cooperative providing energy at highly competitive rates. Hydropower makes up 97% of the power supplied by FEC.

Electricity Rates 2008	Flathead Electric Coop	Ave. Montana Rate	Ave. U.S. Rate
Small General Service	5.7¢/ kWh	8.95¢/ kWh (Residential)	11.47¢/ kWh (Residential)
Medium General Service	4.65¢/ kWh		
Large General Service	4.4¢/ kWh	4.4¢/ kWh (Commercial)	10.13¢/ kWh (Commercial)
Industrial	3.6¢/ kWh	5.65¢/ kWh (Industrial)	7.06¢/ kWh (Industrial)

<http://www.flatheadelectric.com/rates/rates.html>

## Telecommunications

With the most fiber optic/capita in the country, the Flathead Valley is prepared to meet the technology demands of the 21st Century business. With multiple providers of internet service, redundancy and fiber optics nearly on demand for business and residential the area is able to meet both large and small business requirements for the foreseeable future. Available in Flathead County:

DS1, DS3

OC 3, OC 12, OC 48 and OC 192

Multi-Line Bonded DSL

Fiber Ring Redundancy

Frame Relay

Private Line Services

Primary Rate ISDN

Asynchronous Transfer Mode (ATM)

Dense Wave Division Multiplexing (DWDM)

Digital Subscriber Line (DSL)

10 or 100 MBPS Ethernet LAN

Gigabit Ethernet Service

Dedicated Internet Access

Managed VPN (Virtual Private Network)

Multi Protocol Layer Switching (MPLS)

A Full Range of Managed Data Services

Co-Location Server Hosting

Cisco Certified Technicians

Locally hosted Blackberry Servers

Capable of over 200 Terabytes per second

Unique characteristics include:

Instant rerouting ensured by multiple Fiber and wireless routes out of the valley. Fiber, wireless and/or Bonded DSL connections are available to nearly all major buildings and industrial sites, ensuring continuous communications.

Multiple locally owned/operated Service providers available to custom tailor network solutions.

Network Centers monitor systems and perform 24/7 diagnostic checks on the company's core switching and transmission network. As well as the ability to monitor client lines. Multiple company offices ensure a speedy response to all issues.

Some ISP's have generator back-up systems ensuring that not even a power outage will disrupt the connection.

Telecommunications Providers	
Local Providers	Bresnan
	CenturyLink
	MontanaSky.net
Wireless Providers	Alltel/AT&T
	Verizon
Internet Providers	Bresnan
	Centurytel
	MontanaSky.net
	Mountain Max

#### Utility Providers and Rates

Flathead County is blessed with abundant clean water, natural gas and competitively priced electricity. Utility Providers Northwestern Energy 890 North Meridian Kalispell, MT 59901

[www.northwesternenergy.com](http://www.northwesternenergy.com) Flathead Electric Coop 2510 US Hwy. 2 East Kalispell, MT 59901 406-751-483 [www.flatheadelectric.com](http://www.flatheadelectric.com) Kalispell

Utilities	Kalispell
Water	Municipal
Capacity of Water Plant	10 million gallons/day
Ave. Daily Consumption	2 million gallons/day
Peak Consumption	10 million gallons/day
Sanitation	
Type of Sewage Treatment	Biological Nutrient Removal
Current Capacity	3.1 million gallons/day
Cost	\$4.19/1000 gallons
2015 Planned Expansion	5.4 million gallons/day
Natural Gas	Northwest Energy
Electricity	Flathead Electric Coop

#### Whitefish

Utilities	Whitefish
Water	Municipal
Capacity of Water Plant	4 million gallons/day
Ave. Daily Consumption	1 million gallons/day
Peak Consumption	3 million gallons/day



Sanitation	
Type of Sewage Treatment	Secondary w/ Phosphorus Rem.
Current Capacity	1.8 million gallons/day
Cost	2.73-\$11.36/1000 gallons
2015 Planned Expansion	3.9 MGD
Natural Gas	Northwestern Energy
Electricity	Flathead Electric Coop

#### Columbia Falls

Utilities	Columbia Falls
Water	Municipal
Capacity of Water Plant	Ground Water System -2- wells rated at 1000 gallons/minute
Peak Consumption	899,000 gallons/day
	3.4 million gallons/peak day
Sanitation	
Type of Sewage Treatment	Extended Air w/ Tertiary chemical phosphorous removal
Current Capacity	.55 million gallons/day
2015 Planned Expansion	.6 million gallons/day
Natural Gas	Northwestern Energy
Electricity	Flathead Electric Coop

Flathead County The County works on a well and septic system. Northwestern Energy and Flathead Electric Coop service the entire County.

#### Employment

Employment for Flathead County	2010	2000
Employment	38,616	34,680
Unemployment	4,669	2,388
Unemployment Rate	10.8%	6.4%

Source: Montana Department of Labor and Industry, October 2010, [www.ourfactsyourfuture.com](http://www.ourfactsyourfuture.com)

Employment Percentage	2010
% Private for Profit	71.0%
% Private Not-for-Profit	7.3%

% Local Government	5.4%
% State Government	2.8%
% Federal Government	2.3%
% Self Employed	11.0%
% White Collar	57.9%
% Blue Collar	26.2%
% Service Occupation	14.6%

Source: Development Alliance, December 2010, [www.developmentalliance.com](http://www.developmentalliance.com)

#### Occupation by Industry

Occupation Percentages	2010
Management, Business and Financial	12.9%
Professional Specialties	18.8%
Sales and Office	26.2%
Farming, Forestry and Fishing	1.3%

Source: Development Alliance, July 2008, [www.developmentalliance.com](http://www.developmentalliance.com)

#### Top Employers

##### Largest Employers

Top Private Employers in Flathead Valley	2010
<u>1000+ Employees</u>	
Kalispell Regional Medical Center	2282
<u>500-999 Employees</u>	
Teletech	850
Applied Materials	800
CenturyLink	580
WinterSports, Inc.	500*/80
<u>250-499 Employees</u>	
Wal-Mart	411
Burlington Northern	375
L.C. Staffing	350
North Valley Hospital	305
Plum Creek	300
National Flood Service	260
Super 1 Foods	260
Immanuel Lutheran Home	250
<u>100-249 Employees</u>	
Western Building Center	225
Glacier Bank Corp.	220
Costco	210
The Lodge at Whitefish Lake	180*/ 110
Flathead Electric Coop	165



Lowe's	160*/ 142
Target	137
Sportsman and Ski Haus	131
Northwest Montana Human Resources	125
F.H. Stoltze Land and Lumber	125
Grouse Mountain Lodge	125*/ 100

Top Public Employers in the Flathead Valley 2010	# of Employees
School District 5 (Kalispell)	750
Flathead County	526
School District 6 (Columbia Falls)	339
School District 44 (Whitefish)	207
City of Kalispell	180

#### Businesses of Interest

New and Expanding Employers
Avail Media, Inc.
<a href="http://www.availmedia.com">www.availmedia.com</a>
Provides fully integrated end-to-end infrastructure, services and technologies for the deployment of next-generation video service
Merlin Information Services
<a href="http://www.merlindata.com">www.merlindata.com</a>
Provides access to public records and other databases for investigative professionals
Nomad Technologies
<a href="http://www.nomadtechs.com">www.nomadtechs.com</a>
Manufacturer of specialized mobile command facilities
NXGen Payment Services
<a href="http://www.nxgen.com">www.nxgen.com</a>
National credit card payment services company

Sonju Industrial
<a href="http://www.sonjuind.com">www.sonjuind.com</a>
Aerospace Components Manufacturer
TeleTech
<a href="http://www.teletch.com">www.teletch.com</a>
Provides a full range of front-to-back office outsourcing solutions

#### Top Industries

Top Industries by Employment Flathead County, Q4 2009	# of Employees
Retail Trade	5,472
Health Care and Social Assistance	4,971
Accomodation and food Services	4,315
Construction	2,645
Manufacturing	2,495
Administrative and Waste Services	1,986
Finance and Insurance	1,675

Source: Montana Workforce Informer, Labor Market Info, Industry Summary,  
[www.ourfactsyourfuture.org](http://www.ourfactsyourfuture.org)

#### Wages by Selected Industry

Occupation	Mean Wages 2009	Median Wages 2009
General and Operations Manager	\$74,802	\$58,972
Administrative Services Manager	\$61,360	\$58,260
Wholesale and Retail Buyers	\$35,871	\$32,162
Accountants and Auditors	\$62,079	\$53,255
Machinist	\$36,935	\$37,411
Industrial Machinery Mechanic	\$60,510	\$67,350
Industrial Production Manager	\$65,320	\$61,610
Training and Development Specialist	\$42,540	\$41,350
Retail Salesperson	\$23,719	\$19,715
Telemarketer	\$24,860	\$27,270
Office Administrator	\$28,910	\$26,470
Data Entry	\$24,064	\$22,413



Maintenance and Repair Workers	\$33,987	\$34,368
Mechanical Drafter	\$39,300	\$41,360
Computer Programmer	\$33,883	\$30,784
Network & Computer Systems Adm.	\$52,530	\$48,750
Secondary School Teacher	\$40,371	\$40,960
Registered Nurse	\$56,142	\$56,513

Source: MT Department of Labor & Industry, Research and Analysis Bureau, Occupational Employment Statistics Wage and Occupation Information

For a complete breakdown of wages for all occupations please consult the Montana Department of Labor and Industry [wage information](#) report for the Western Region of the state.

[Sitemap](#)

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